

AU 9224285	A	G06F-015/00	Based on patent WO 9302422
US 5383113	A	16 G06F-015/21	
US 5873072	A	G06F-151/00	Cont of application US 91736071
			Cont of patent US 5383113
US 20010044776	A1	G06F-017/60	Cont of application US 91736071
			Cont of application US 95372620
			Cont of application US 99250675
			Cont of patent US 5383113
			Cont of patent US 5873072
US 20020062282	A1	G06F-017/60	Cont of application US 91736071
			Cont of application US 95372620
			Cont of application US 99250711
US 20020065773	A1	G06F-017/60	Cont of application US 91736071
			Cont of application US 95372620
			Cont of application US 99250711

Abstract (Basic): WO 9302422 A

The computer system includes an input device for inputting consumer's information into the computer system which relates to the consumer's financial institution and billing entities to be paid, and memory stores for storing the information, and for defining and storing mathematical interrelationships relating to the information.

The computer system further includes an access device used by the consumer to electronically access the system from a remote location and **instruct** a service provider to **pay** the consumer's **bills**. A control mechanism is provided for enabling the service provider to make payment to the billing entities.

ADVANTAGE - More efficient and cost-effective.

Dwg. 5/5

Title Terms: COMPUTER; SYSTEM; BILL; PAY; CONSUME; INSTRUCTION; ACCESS; DEVICE; CONSUME; ACCESS; COMPUTER; SYSTEM; REMOTE; LOCATE; BILL; PAY; MADE; CONSUME; INSTRUCTION

Derwent Class: T01; T05

International Patent Class (Main): G06F-015/00; G06F-015/21; G06F-017/60; G06F-151/00

File Segment: EPI

15/5/1 (Item 1 from file: 347)
DIALOG(R) File 347:JAPIO
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07391362 **Image available**
ELECTRONIC COUPON AND METHOD AND SYSTEM FOR ACCEPTING ELECTRONIC COUPON

PUB. NO.: 2002-259863 [JP 2002259863 A]
PUBLISHED: September 13, 2002 (20020913)
INVENTOR(s): MODANI NATWAR
MITTAL PARUL A
GARG RAHUL
AGGARWAL ALOK
APPLICANT(s): INTERNATL BUSINESS MACH CORP (IBM)
APPL. NO.: 2002-029714 [JP 20022029714]
FILED: February 06, 2002 (20020206)
PRIORITY: 01 782934 [US 2001782934], US (United States of America),
February 13, 2001 (20010213)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide an electronic coupon and an electronic commerce system and method for accepting the electronic coupon by use of calculator equipment.

SOLUTION: In this method, an issuing party issues an electronic coupon to a customer. The customer presents the coupon to an exchanging party for the purpose of exchange. The exchanging party transmits the coupon to a verifying party for the purpose of verification. If it is verified, the verifying party demands the bill of the exchanging party and delivers the bill to the issuing party. The exchanging party receives the coupon of the customer and requests the issuing party to pay back the bill. The electronic coupon has a plurality of data fields including a coupon identifier x, a first one-way hash function field F (x), and a security signature field.

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15/5/2 (Item 2 from file: 347)
DIALOG(R) File 347:JAPIO
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07264675 **Image available**
DATA ANALYSIS SYSTEM AND DATA ANALYSIS METHOD

PUB. NO.: 2002-133136 [JP 2002133136 A]
PUBLISHED: May 10, 2002 (20020510)
INVENTOR(s): KOKUBO TAKASHI
KURASAWA HIDEAKI
APPLICANT(s): TOKYO ELECTRIC POWER CO INC:THE
APPL. NO.: 2000-329028 [JP 2000329028]
FILED: October 27, 2000 (20001027)
INTL CLASS: G06F-017/60; G05B-023/02; G06F-011/22; G06F-013/00;
G06F-017/50

ABSTRACT

PROBLEM TO BE SOLVED: To provide a data analysis system and a data analysis method dispensing with high level special knowledge for managing a diagnosis and analysis program and allowed to be used from a remote place for payment or free of charge.

SOLUTION: An analysis and diagnosis request person makes connection to a home page of analysis and diagnosis service on a server computer by a user computer by use of the Internet, and makes an application for specified analysis and diagnosis to transmit necessary data to the server computer. The server computer transfers the data to an analyzing computer for

actually executing an analysis and diagnosis program. Intervention of a special engineer required for executing the program of the analyzing computer is performed by a terminal connected to the analyzing computer. The obtained analysis and diagnosis results are returned to the server computer, and the server computer announces the same to the user computer concerned with the request. The user computer can acquire the analysis and diagnosis result from the home page.

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15/5/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
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06527515 **Image available**
ELECTRONIC TICKET METHOD AND ELECTRONIC TICKET SYSTEM

PUB. NO.: 2000-113238 [JP 2000113238 A]
PUBLISHED: April 21, 2000 (20000421)
INVENTOR(s): WASANO TETSUO
KAWASHIMA NOBUO
MURAYAMA TAKAHIKO
APPLICANT(s): NIPPON TELEGR & TELEPH CORP (NTT)
APPL. NO.: 10-287571 [JP 98287571]
FILED: October 09, 1998 (19981009)
INTL CLASS: G07B-001/00; G06F-017/60; G07F-007/08

ABSTRACT

PROBLEM TO BE SOLVED: To electronically perform ticket purchase and the acquisition and storage of ticket information on a card and also to prevent paper resources from being wasted.

SOLUTION: A telephone set 24 having an IC card reader/writer is connected to an electronic cash issuing mechanism 20 and electronic cash is charged on an IC card. The telephone set 24 is connected to a ticket center 21, a desired ticket is selected according to an **instruction** menu and booking is performed, the ticket charge is paid by **electronic** cash on the IC card and the ticket information is stored on the IC card. When the IC card is inserted into a card printer 26 installed at the place for an event, seat information is printed in a rewritable print area on the IC card surface.

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15/5/4 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014760283 **Image available**
WPI Acc No: 2002-580987/200262
Method for automatically processing address change and public charge demand and receipt

Patent Assignee: LEE S Y (LEES-I)
Inventor: LEE S Y
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002017148	A	20020307	KR 200050290	A	20000829	200262 B

Priority Applications (No Type Date): KR 200050290 A 20000829

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002017148	A	1	G06F-017/60	

Abstract (Basic): KR 2002017148 A

NOVELTY - A method for automatically processing address change, public charge and public charge demand and receipt is provided to integrally and automatically process address change and public charge demand and receipt by one time report by applying personal ID(Identification) to individual citizens and to let the citizens conduct cyber-transaction.

DETAILED DESCRIPTION - The method comprises steps of a payer applying for Internet giro and receiving an e-mail ID, transmitting notification particulars of the payer via EDI(**Electronic Data Interchange**), storing the particulars in a **charge demand** box of the payer, a user checking the particulars and paying the charge, requesting a bank to draw out money, the drawing out money and sending the reason of drawing failure, on-line confirming the payment processing result, instructing a bank of an organization to pay charge, requesting settlement of accounts to a national bank, settling accounts by drawing based on account settlement data or via a current deposit account between banks, paying charge on the organization after account settlement, and transmitting the payment particulars.

pp; 1 DwgNo 1/10

Title Terms: METHOD; AUTOMATIC; PROCESS; ADDRESS; CHANGE; PUBLIC; CHARGE; DEMAND; RECEIPT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/5 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014717887 **Image available**

WPI Acc No: 2002-538591/200257

XRFX Acc No: N02-426571

Content sharing method for audio visual data e.g. TV programs, films etc. using a content alert electronic postcard to recommend shows to others
Patent Assignee: DOBBELAAR A M F (DOBB-I); KONINK PHILIPS ELECTRONICS NV (PHIG)

Inventor: DOBBELAAR A M F

Number of Countries: 023 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200257971	A2	20020725	WO 2001IB2645	A	20011218	200257 B
US 20020107808	A1	20020808	US 200247026	A	20020115	200259

Priority Applications (No Type Date): EP 2001200173 A 20010118

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200257971	A2	E	13	G06F-017/60	
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Designated States (National): CN JP KR

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

US 20020107808	A1	G06F-017/60
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Abstract (Basic): WO 200257971 A2

NOVELTY - The content is forwarded to the viewers set top box or digital TV and accessed. If the viewer wishes to recommend the content to a friend they can forward to them an electronic content alert containing a brief summary of the content. Using a micro payment electronic billing system the users is charged for individual programs or content.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for

(1) a facilitating device for sharing a content item.

(2) a method of facilitating the sharing of a content item.

(3) a computer program for facilitating the sharing of a content item.

USE - Content distribution for audio visual media e.g. TV programs, films etc. over a digital television network..

ADVANTAGE - Since the content sharing system is linked to an **electronic** micro **payment** system, the operator can **charge** for specific items and share the revenue **directly** with the copyright owner. The content alert system allows additional viewers to be informed about interesting items via recommendations from friends, hence they are more likely to view the item.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic diagram of the content forwarding system.

pp; 13 DwgNo 1/2

Title Terms: CONTENT; SHARE; METHOD; AUDIO; VISUAL; DATA; TELEVISION;

PROGRAM; FILM; CONTENT; ALERT; ELECTRONIC; POSTCARD; SHOW

Derwent Class: T01; W02

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/6 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014591754 **Image available**

WPI Acc No: 2002-412458/200244

Method for providing charged contents service

Patent Assignee: HEO M G (HEOM-I)

Inventor: HEO M G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001114002	A	20011229	KR 200033837	A	20000620	200244 B

Priority Applications (No Type Date): KR 200033837 A 20000620

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001114002	A		1 G06F-017/60	

Abstract (Basic): KR 2001114002 A

NOVELTY - A method is provided to provide **charged** contents service on the **Internet** by a **direct payment** manner or an indirect payment manner through a support company.

DETAILED DESCRIPTION - An Internet user connects a contents server(110), and selects predetermined contents provided from the contents server(120). The user selects a payment manner for the selected contents(130). In case that the user selects a direct payment manner, settlement for corresponding contents is carried out(150, 170). In case that the user selects an indirect payment manner, a compensation action is performed according to a condition that a support company charges a corresponding payment, or a contract for the compensation action is concluded(150, 160). The contents server provides the Internet user with the selected contents(180).

pp; 1 DwgNo 1/10

Title Terms: METHOD; CHARGE; CONTENT; SERVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/7 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014516333 **Image available**

WPI Acc No: 2002-337036/200237

System for demanding integrated charge and doing payment by proxy online on internet

Patent Assignee: BACK S H (BACK-I); HWANG S K (HWAN-I); JEONG S W (JEON-I)
Inventor: BACK S H; HWANG S K; JEONG S W
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001106707	A	20011207	KR 200027625	A	20000523	200237 B

Priority Applications (No Type Date): KR 200027625 A 20000523

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001106707	A		1	H04L-012/14	

Abstract (Basic): KR 2001106707 A

NOVELTY - A system for demanding an integrated charge and doing payment by proxy online on the Internet is provided to integrate and arrange a client's various bill data using an operating system and to send the integrated bill to him so that he can transfer or pay the charged money through his bank.

DETAILED DESCRIPTION - The first computer network is provided so that a service provider(200) can access the third computer system of an integrated charge demanding and payment agency service system provider(100). The second computer network is provided so that a client(300) can access the service system provider(100) and the service provider's bank(400). The third computer system of the service system provider(100) can access the first computer network and the second computer network. The fourth computer network of the bank(400), connected with the second computer of the client, can access the third computer network.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; DEMAND; INTEGRATE; CHARGE; PAY

Derwent Class: W01

International Patent Class (Main): H04L-012/14

File Segment: EPI

15/5/8 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014471873 **Image available**

WPI Acc No: 2002-292576/200234

XRPX Acc No: N02-228451

Automated bill payment system has bill processing server which stores billing party connection information and connects financial institution servers for fund transfer upon demand from client

Patent Assignee: CTI COMTEL INC (CTIC-N)

Inventor: LOEWEN W H; SENEZ R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2308516	A1	20011112	CA 2308516	A	20000512	200234 B

Priority Applications (No Type Date): CA 2308516 A 20000512

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 2308516	A1	E	31	H04L-012/16	

Abstract (Basic): CA 2308516 A1

NOVELTY - The system comprises bill processing server (12) to which client computer (18), billing party server (14) and financial institution servers (16) are connected through internet. The bill payment initiator at client computer transmits bill payment instructions to the server (12) which stores billing party connection information in database and connects servers (16) for debiting and crediting client and billing party accounts.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for

automated bill payment method.

USE - For fully automated bill payment.

ADVANTAGE - The fully automated and secure bill payment system is simple for client to operate. Permits client payor to effect payment of bills from multiple billing parties at a single web site location and provides billing party the opportunity to use the billing process as a marketing tool.

DESCRIPTION OF DRAWING(S) - The figure shows a diagram of automated bill payment system.

Bill processing server (12)

Billing party server (14)

Financial institution servers (16)

Client computer (18)

pp; 31 DwgNo 1/5

Title Terms: AUTOMATIC; BILL; PAY; SYSTEM; BILL; PROCESS; SERVE; STORAGE; BILL; PARTY; CONNECT; INFORMATION; CONNECT; FINANCIAL; INSTITUTION; SERVE ; FUND; TRANSFER; DEMAND; CLIENT

Derwent Class: T01; T05

International Patent Class (Main): H04L-012/16

International Patent Class (Additional): G06F-017/60; G07F-019/00

File Segment: EPI

15/5/9 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014461615 **Image available**

WPI Acc No: 2002-282318/200233

XRPX Acc No: N02-220473

Micro- payment method e.g. for electronic services, has charges for service logged against initial payment credit with periodic request for further payments

Patent Assignee: SIEMENS AG (SIEI); VINDEBY P (VIND-I)

Inventor: VINDEBY P

Number of Countries: 027 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 10107131	C1	20020425	DE 1007131	A	20010215	200233 B
US 20020128912	A1	20020912	US 200277035	A	20020214	200262
EP 1233384	A2	20020821	EP 2002100100	A	20020201	200262

Priority Applications (No Type Date): DE 1007131 A 20010215

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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DE 10107131	C1		5	G07F-007/10	
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US 20020128912	A1			G06F-017/60	
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EP 1233384	A2	G		G07F-019/00	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): DE 10107131 C1

NOVELTY - The micro-payment method has a monetary payment made by transmission of a payment request from the service provider to the user, with a corresponding payment confirm transmitted from the user to the service provider, before the service is used, with logging of the charges during use of the service against the credit established by the initial payment, until a second payment is required.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM for a micro-payment device is also included.

USE - The micro-payment method is used for E-commerce services, e.g. for games, information, videos, or music services.

ADVANTAGE - The method allows small monetary amounts to be charged at repetitive intervals during use of an electronic service.

DESCRIPTION OF DRAWING(S) - The figure shows a flow diagram for a pre-confirming process for a micro-payment method for E-commerce.

pp; 5 DwgNo 1/1
Title Terms: MICRO; PAY; METHOD; ELECTRONIC; SERVICE; CHARGE; SERVICE; LOG;
INITIAL; PAY; CREDIT; PERIODIC; REQUEST
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60; G07F-007/10; G07F-019/00
International Patent Class (Additional): G06F-019/00; H04L-012/14;
H04M-017/00
File Segment: EPI

15/5/10 (Item 7 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014395441 **Image available**
WPI Acc No: 2002-216144/200227
Related WPI Acc No: 2001-549470; 2002-130114; 2002-239126; 2002-443439;
2002-443440; 2002-443441; 2002-443442; 2002-488940; 2002-499393
XRPX Acc No: N02-165640
**Billing information presenting method for electronic commerce, involves
transmitting bill information corresponding to respective payors based on
received request**
Patent Assignee: CHECKFREE CORP (CHEC-N)
Inventor: AU R; BRADLEY K W; BRINGARDNER C M; KITCHEN B; MOSES G B
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No Kind Date Applicat No Kind Date Week
US 20020019809 A1 20020214 US 9834561 A 19980303 200227 B
US 2001892627 A 20010628

Priority Applications (No Type Date): US 9834561 A 19980303; US 2001892627
A 20010628

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020019809	A1		35	G06F-017/60	Cont of application US 9834561 Cont of patent US 6289322

Abstract (Basic): US 20020019809 A1

NOVELTY - Billing information are received from different billers.
The received billing information represents bills for different payors.
Bill information corresponding to respective payors, is transmitted in
the payor in response to request of current billing information from
respective payors.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
following:

- (a) Electronic bill presentment system;
- (b) Electronic bill presentment network

USE - For electronic presentation of an aggregation of bills from
different billers such as merchants, utility companies, service
providers and bank card companies.

ADVANTAGE - Electronic billing system facilitates timely
payment of bills by providing billing information to payors in
response to request for current billing information. The billing
system also provides electronic presenting bill in a form desired by
the payors.

DESCRIPTION OF DRAWING(S) - The figure shows the bill processing
network.

pp; 35 DwgNo 1/15
Title Terms: BILL; INFORMATION; PRESENT; METHOD; ELECTRONIC; TRANSMIT; BILL
; INFORMATION; CORRESPOND; RESPECTIVE; BASED; RECEIVE; REQUEST
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

15/5/11 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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014374448 **Image available**
WPI Acc No: 2002-195151/200225
Related WPI Acc No: 2001-051754
XRPX Acc No: N02-148248

Internet based electronic bill payment processing method involves transmitting notice to payer of bills of payee to whom payer electronically directs payment are available

Patent Assignee: CHECKFREE SERVICES CORP (CHEC-N)

Inventor: GANESAN R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020013768	A1	20020131	US 99298889	A	19990426	200225 B
			US 2000734694	A	20001213	

Priority Applications (No Type Date): US 2000734694 A 20001213; US 99298889 A 19990426

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20020013768 A1 49 G06F-017/60 CIP of application US 99298889

Abstract (Basic): US 20020013768 A1

NOVELTY - The method involves determining whether the bills of the payee to whom a payer intends to electronically direct payment is available. A notice is then transmitted to the payer informing the availability of the bills of the payee electronically.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Electronic bill payment processing system;
- (b) Article of manufacture for processing bill payment information;

- (c) Electronic bill availability notification method to a payer

USE - For processing electronic bill payment using Internet.

ADVANTAGE - The usage of electronic bill payment is simplified by identifying and notifying to the payer that the bills of the payee to whom the payer electronically directs payment are available.

DESCRIPTION OF DRAWING(S) - The figure shows an electronic bill presentation and payment network.

pp; 49 DwgNo 1/32

Title Terms: BASED; ELECTRONIC; BILL; PAY; PROCESS; METHOD; TRANSMIT;

NOTICE; PAY; BILL; PAY; ELECTRONIC; DIRECT; PAY; AVAILABLE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/12 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014161716 **Image available**

WPI Acc No: 2001-645944/200174

Wireless paying device and method for electronic commercial transaction of internet television

Patent Assignee: BIOINFOMATIX INC (BIOI-N); BIO INFORMATIX INC (BIOI-N)

Inventor: KANG M S; PARK J Y

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001044955	A	20010605	KR 9948019	A	19991101	200174 B
KR 323248	B	20020219	KR 9948019	A	19991101	200257

Priority Applications (No Type Date): KR 9948019 A 19991101

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
KR 2001044955 A 1 H04N-007/14
KR 323248 B H04N-007/14 Previous Publ. patent KR 2001044955

Abstract (Basic): KR 2001044955 A

NOVELTY - A wireless paying device and method for an electronic commercial transaction of an internet television is provided to pay a charge of a commodity without inputting a card number directly by providing a card reader device when an electronic commercial transaction is performed using an internet television.

DETAILED DESCRIPTION - A micro processor(30) being provided in a wireless terminal devices comprises a CPU(30a), internal memories(30b,30c), an input/output port(36), an A/D converter, and a serial port etc. The micro processor(30) processes input/output of data read in a card reader(32), and controls a mouse and all external devices for modulating an infrared rays and a high frequency signal for communicating with an internet television. Also, the micro processor(30) controls a ROM(30c) having a DES security algorithm and secures input information. As the card reader(32), a magnetic card reader or an IC card reader is provided. The IC card is comprised by contacting a data input/output contact point and a contact point provided in a slot of a wireless terminal device. A wireless communication unit(33) is an infrared rays transmitting device for performing frequency division of a 38-KHz frequency and connecting to an output terminal of a keyboard by a NAND gate and transmitting an infrared rays signal to an internet television or a wireless communication unit for transmitting data using a frequency of an ISM band. A key input unit and mouse unit(31), the card reader(32), and the wireless communication unit(33) are inputted/output to the input/output port(36) by a control of the micro processor(30) and are inputted/output to the micro processor(30) through an address bus and a data bus.

pp; 1 DwgNo 1/10

Title Terms: WIRELESS; PAY; DEVICE; METHOD; ELECTRONIC; COMMERCIAL;
TRANSACTION; TELEVISION
Derwent Class: W02
International Patent Class (Main): H04N-007/14
File Segment: EPI

15/5/13 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013988975 **Image available**

WPI Acc No: 2001-473189/200151

Method for providing ibpp service through internet

Patent Assignee: E HYUNDAI DEPARTMENTS STORE CO LTD (EHYU-N)

Inventor: KANG B G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001008208	A	20010205	KR 200067814	A	20001115	200151 B

Priority Applications (No Type Date): KR 200067814 A 20001115

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
KR 2001008208 A 1 G06F-019/00

Abstract (Basic): KR 2001008208 A

NOVELTY - A method for providing IBPP(Internet Bill Presentment Payment) service through internet is provided to supply safe and efficient IBPP service among a user, an agent, and a service utilizing organization.

DETAILED DESCRIPTION - A user and a service utilizing organization apply for IBPP service to an agency(200). The user selects and deletes

the desired service utilization organizations from a diverse number of registered service utilizing organizations(300). The agency updates the user of the service utilizing organizations' renewed registration informations(400) and it sends bills to the user through the internet (500). The agency receives the payment when the user requests to make the payment to the agency and informs the payment information to the user and the service utilizing organizations(600). After the payment is made, the pay-bill service data is provided to the service utilizing organization that used the agency's DB(700). The service utilizing organization calculates a commission amount and pays the agency(800).

pp; 1 DwgNo 1/10

Title Terms: METHOD; SERVICE; THROUGH

Derwent Class: T01

International Patent Class (Main): G06F-019/00

File Segment: EPI

15/5/14 (Item 11 from file: 350).

DIALOG(R)File 350:Derwent WPIX

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013980797 **Image available**

WPI Acc No: 2001-465011/200150

XPX Acc No: N01-344945

Host-sponsored data transmission billing system to provide Internet access to a mobile user through an Internet gateway

Patent Assignee: NOKIA CORP (OYNO); NOKIA INC (OYNO)

Inventor: AARNIO A; RISSANEN J

Number of Countries: 093 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200143416	A2	20010614	WO 2000IB1803	A	20001205	200150 B
AU 200117220	A	20010618	AU 200117220	A	20001205	200161
EP 1236151	A2	20020904	EP 2000979839	A	20001205	200266
			WO 2000IB1803	A	20001205	

Priority Applications (No Type Date): US 99455250 A 19991206

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200143416 A2 E 13 H04M-015/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200117220 A H04M-015/00 Based on patent WO 200143416

EP 1236151 A2 E G06F-017/60 Based on patent WO 200143416

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200143416 A2

NOVELTY - An operator billing system is provided either in the Internet gateway itself or coupled to the gateway, this generates billing data for payment by the mobile user for connection requests by the mobile user through the Internet gateway to private sites on the Internet. The system bills data for payment by host-sponsors for connection requests by the mobile user to the host-sponsored sites.

USE - To provide Internet access to a mobile user through an Internet gateway.

ADVANTAGE - Reduce the costs to the mobile user to encourage access to host-sponsored commercial sites.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic diagram of the system.

pp; 13 DwgNo 1/3

Title Terms: HOST; DATA; TRANSMISSION; BILL; SYSTEM; ACCESS; MOBILE; USER;
THROUGH; GATEWAY
Derwent Class: T01; T05; W01; W02
International Patent Class (Main): G06F-017/60; H04M-015/00
International Patent Class (Additional): H04L-012/14
File Segment: EPI

15/5/15 (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

013514679 **Image available**
WPI Acc No: 2000-686625/200067
Related WPI Acc No: 1997-012261; 1998-179632; 1998-241041; 1998-495179;
1998-506090; 2000-365842; 2000-686548; 2001-112026; 2001-244020;
2001-315902

SRPX Acc No: N00-507676

Biometric automated teller machine access involves accessing financial transactions only when forwarded account access request message with biometric sample is in accord with details registered for each user
Patent Assignee: SMARTTOUCH INC (SMAR-N); VERISTAR CORP (VERI-N); INDIVOS CORP (INDI-N)

Inventor: HOFFMAN N; LEE J A; PARE D F
Number of Countries: 090 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200046710	A1	20000810	WO 2000US2371	A	20000131	200067 B
AU 200034767	A	20000825	AU 200034767	A	20000131	200067
EP 1210678	A1	20020605	EP 2000913298	A	20000131	200238
			WO 2000US2371	A	20000131	
BR 200008047	A	20021022	BR 20008047	A	20000131	200278
			WO 2000US2371	A	20000131	

Priority Applications (No Type Date): US 99245501 A 19990205

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200046710 A1 E 69 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200034767 A G06F-017/60 Based on patent WO 200046710

EP 1210678 A1 E G06F-017/60 Based on patent WO 200046710

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE

BR 200008047 A G06F-017/60 Based on patent WO 200046710

Abstract (Basic): WO 200046710 A1

NOVELTY - The personal identification number, biometric sample like fingerprint, retinal and facial image corresponding to each user is registered in an electronic identifier. The financial account access is enabled only when biometric sample detail or PIN code forwarded for each user from automated teller machine is in accord with details registered in electronic identifier.

DETAILED DESCRIPTION - The financial operations are withdrawing cash, depositing funds, transferring funds between accounts, obtaining account balances, purchasing products, paying bills and obtaining electronic cash. The financial operations are inhibited when account request message has false codes. The alphanumeric codes are set for account index number. The automated teller machine is at remote location and is accessed via computer networks in institutions. An INDEPENDENT CLAIM is also included for tokenless biometric access device.

USE - For accessing financial accounts without using tokens like smart cards or swipe cards in banks, other financial institutions.

ADVANTAGE - Since accessing account is based on identical biometric sample registered in electronic identifier, use of man made cards is eliminated and misoperation of each individual's account is prevented.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart depicting generation of account access request message.

pp; 69 DwgNo 4/16

Title Terms: AUTOMATIC; TELLER; MACHINE; ACCESS; ACCESS; FINANCIAL;
TRANSACTION; FORWARDING; ACCOUNT; ACCESS; REQUEST; MESSAGE; SAMPLE;
ACCORD; DETAIL; REGISTER; USER
Derwent Class: S05; T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

15/5/16 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012579891 **Image available**

WPI Acc No: 1999-385998/199932

XRPX Acc No: N99-289020

Remote financial transaction performing apparatus for e.g. purchasing pre-paid telephone cards

Patent Assignee: GTECH RHODE ISLAND CORP (GTEC-N)

Inventor: MCGRANAHAN R G; SAPP C A

Number of Countries: 082 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9931600	A1	19990624	WO 98US26725	A	19981216	199932 B
AU 9919995	A	19990705	AU 9919995	A	19981216	199948

Priority Applications (No Type Date): US 97991816 A 19971216

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9931600 A1 E 80 G06F-015/00

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9919995 A G06F-015/00 Based on patent WO 9931600

Abstract (Basic): WO 9931600 A1

NOVELTY - The apparatus includes a host computer remote from a slave unit with a data input device and printer. The host and slave may be connected by way of a dial connection, wireless link or the internet. A customer enters the desired monetary amount and method of payment for the transaction and the slaves' processor communicates this to the host. The host returns data and commands that allow the slave to print a transaction document. The transaction documents are preprinted with a logo and are free from recurring form data.

USE - For processing financial transactions, especially purchasing and producing money orders and prepaid telephone cards, and **paying bills remote** from banks using e.g. cash, credit card, electronic benefit transfer (EBT) card, and debit card.

ADVANTAGE - Increases security of operations so that it is less easy to fraudulently cash in stolen transaction documents as they do not carry the unique printed data from the host. More convenient method of acquiring transaction remote from a bank.

DESCRIPTION OF DRAWING(S) - The drawing shows the stock sheet (transaction document) after printing.

pp; 80 DwgNo 4b/31

Title Terms: REMOTE; FINANCIAL; TRANSACTION; PERFORMANCE; APPARATUS;

PURCHASE; PRE; PAY; TELEPHONE; CARD
Derwent Class: T01; T04; T05; W01
International Patent Class (Main): G06F-015/00
International Patent Class (Additional): G06F-015/30; G06F-017/60;
G06K-005/00
File Segment: EPI

15/5/17 (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

012541700 **Image available**
WPI Acc No: 1999-347806/199929
XRPX Acc No: N99-260028

Households service establishments bills paying
Patent Assignee: WATSON C M (WATS-I); PAYMENT ENG LLC (PAYM-N)
Inventor: WATSON C M
Number of Countries: 083 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9927479	A1	19990603	WO 98US24945	A	19981120	199929 B
AU 9915334	A	19990615	AU 9915334	A	19981120	199944
US 5978780	A	19991102	US 97976204	A	19971121	199953
EP 995162	A1	20000426	EP 98959559	A	19981120	200025
			WO 98US24945	A	19981120	
US 20020198835	A1	20021226	US 97976204	A	19971121	200304
			US 99379294	A	19990823	
			US 2002230010	A	20020828	

Priority Applications (No Type Date): US 97976204 A 19971121; US 99379294 A 19990823; US 2002230010 A 20020828

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9927479 A1 E 63 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9915334 A Based on patent WO 9927479

EP 995162 A1 E G06F-017/60 Based on patent WO 9927479

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

US 20020198835 A1 G06F-017/60 Cont of application US 97976204
Div ex application US 99379294
Cont of patent US 5978780

Abstract (Basic): WO 9927479 A1

NOVELTY - The method involves instructing a financial institution to apply to a household account a consolidated obligation value. All of the household obligation values that are destined for the same service establishments are then aggregated and the financial institutions are instructed to issue these credits to the service establishment.

USE - Relates to automated bill payment, which is adaptable to household use.

ADVANTAGE - Eliminates paper-based bill payment, easily adaptable to household use on a large scale, low cost to service establishments while it should not require electronics or automation at the household point of payment, which may readily accommodate and directly facilitate the eventual transition to full electronic bill presentment and payment over electronic networks

DESCRIPTION OF DRAWING(S) - The drawing shows a diagram of a payment environment in accordance to the present invention.
pp; 63 DwgNo 1/4

Title Terms: HOUSEHOLD; SERVICE; ESTABLISH; BILL; PAY
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

17/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014365900 **Image available**
WPI Acc No: 2002-186601/200224

System and method for sending money to another bank account

Patent Assignee: LIM M S (LIMM-I)

Inventor: LIM M S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001094592	A	20011101	KR 200016974	A	20000331	200224 B

Priority Applications (No Type Date): KR 200016974 A 20000331

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001094592	A	1	G06F-017/60	

Abstract (Basic): KR 2001094592 A

NOVELTY - A system and method are provided to send money without remittance charge through the internet banking when sending the money to another bank account.

DETAILED DESCRIPTION - A client system(201) requests to transfer the money to another bank account. The client system(201) transmits a bank account and an account of a bank for sending money which a consumer inputs. A server(203) includes a database (204) for managing information of the client system(201) and bank account information. The database(204) stores sever user account information of the same bank as the bank in which an account of a consumer is present. The server(203) provides a circumstance capable of sending money to another bank via a bank account of a user according to the request from the client system(201). A network(202) connects the client system(201) to the server(203).

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; SEND; MONEY; BANK; ACCOUNT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

17/5/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014137769 **Image available**
WPI Acc No: 2001-621980/200172
XRPX Acc No: N01-464303

Medical statement management device for medical examination and remuneration system, classifies all component data based on user input and correlates classified data with classification identifier to detect imputation

Patent Assignee: MITSUBISHI ELECTRIC CORP (MITQ)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001249974	A	20010914	JP 200061030	A	20000306	200172 B

Priority Applications (No Type Date): JP 200061030 A 20000306

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001249974	A	9	G06F-017/60	

Abstract (Basic): JP 2001249974 A

NOVELTY - A component data classifier (4) classifies all the component data corresponding to medical statements, based on user input

specification. A classification impute judging unit (5) judges the compatibility of each classification with a classification identifier in a database (2).

USE - For medical examination and remuneration system, to collect remuneration bills and classifying them electronically.

ADVANTAGE - The classification and the compatibility with classification identifier, enables classification of the medical bills and detect incorrect medical examination or remuneration easily.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the medical statement management device. (Drawing includes non-English language text).

Database (2)

Component data classifier (4).

Classification impute judging unit (5)

pp; 9 DwgNo 1/7

Title Terms: MEDICAL; STATEMENT; MANAGEMENT; DEVICE; MEDICAL; EXAMINATION; SYSTEM; CLASSIFY; COMPONENT; DATA; BASED; USER; INPUT; CORRELATE; CLASSIFY; DATA; CLASSIFY; IDENTIFY; DETECT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-017/00; G06F-017/30;

G06F-019/00

File Segment: EPI

17/5/3 (Item 3 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013991468 **Image available**

WPI Acc No: 2001-475683/200151

XPX Acc No: N01-352131

Electronic payment system for electronic commerce, requests personal identification number of single multifunctional prepaid card for payment on providing various services and goods to user

Patent Assignee: DACOM CYBERPASS INC (DACO-N); DACOM CYBERPASS CO LTD (DACO-N)

Inventor: RYU C W; RYOO C W

Number of Countries: 093 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200141036	A1	20010607	WO 2000KR639	A	20000616	200151 B
KR 2001000053	A	20010105	KR 9953981	A	19991130	200151
AU 200051146	A	20010612	AU 200051146	A	20000616	200154
KR 2001078816	A	20010822	KR 2001704203	A	20010402	200213
CN 1322326	A	20011114	CN 2000801859	A	20000616	200217
KR 321529	B	20020126	WO 2000KR639	A	20000616	200255
			KR 2001704203	A	20010402	

Priority Applications (No Type Date): KR 9953981 A 19991130

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200141036 A1 E 29 G06F-019/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

KR 2001000053 A G06F-019/00

AU 200051146 A G06F-019/00 Based on patent WO 200141036

KR 2001078816 A G06F-019/00

CN 1322326 A G06F-019/00

KR 321529 B G06F-019/00 Previous Publ. patent KR 2001078816 Based on patent WO 200141036

Abstract (Basic): WO 200141036 A1

NOVELTY - A shopping-service provider requests the personal identification number (PIN) of single multifunctional prepaid card for payment, on providing various services and goods to user of the card. A card management unit settles the required payment, by referring the balance amount information stored in database corresponding to PIN of card, and **updates** the **database**.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Multifunctional prepaid card selling method;
- (b) Distribution of PIN of multifunctional prepaid card using mobile phone

USE - For **electronic** commerce, for **paying** **chargeable** sites such as MP3, on-line movie or cartoon, stock sites. Also for payment at cyber shopping malls for purchasing books, CDs, cyber gift coupon mailing, PC communication, telephone voice mail services using multifunctional prepaid card.

ADVANTAGE - Since multifunctional prepaid card is used, multiple services and goods can be purchased using single card, comprehensively.

DESCRIPTION OF DRAWING(S) - The figure shows the flow of operation of electronic payment system.

pp; 29 DwgNo 2/10

Title Terms: ELECTRONIC; PAY; SYSTEM; ELECTRONIC; REQUEST; PERSON; IDENTIFY ; NUMBER; SINGLE; MULTIFUNCTION; PREPAYMENT; CARD; PAY; VARIOUS; SERVICE; GOODS; USER

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): G06F-017/00

File Segment: EPI

17/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011822772 **Image available**

WPI Acc No: 1998-239682/199821

XRFX Acc No: N98-189627

System for selecting and sending mail pieces via interactive kiosk - has microprocessor system programmed to interact with customer for selecting mail piece of choice, and then displays queries and options for purchaser to add personalised message to post-card

Patent Assignee: DENMAN D E (DENM-I)

Inventor: DENMAN D E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5737729	A	19980407	US 96657963	A	19960604	199821 B

Priority Applications (No Type Date): US 96657963 A 19960604

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5737729	A	13	G07B-017/00	

Abstract (Basic): US 5737729 A

The customer may also input the address or utilize an address locator feature for retrieving the address from a database located in the kiosk.

The kiosk then prompts the customer for **payment** via an **electronic bill** or credit card acceptor.

After the customer has completed using the kiosk, the kiosk communicates with a central processing location.

The central processing location includes a microprocessor based system which electronically downloads the necessary information from the kiosk including the post card orders and customer/sales

information. If the customer enters a physical street or post office box address, the customer text and address is printed onto the specific post card selected.

Postage is affixed to the post card and the post card is then sent to the recipient.

If an electronic mail address is used, a graphics file is created with the selected mail piece and customer text.

The graphics file is then transmitted to the electronic mail address.

The system for providing interaction with a customer for selection of a number of mail pieces and subsequent sending of a selected mail piece from the number of mail pieces to a selected address, has a kiosk having a communication device including a selection unit for prompting the customer to select one of the number of mail pieces and an input device for receiving customer entered data to be included on the selected mail piece the input device includes an automatic address search device for searching a database of addresses to match parameters entered by the customer. A control device is supported in kiosk for controlling the communication device and for storing customer entered data.

A finishing device finishes the selected mail piece with the customer entered data. The customer entered data includes an address. The finishing device has a post-net bar code search device for finding a post-net bar code that matches the selected address. A device prepares the finished selected mail piece for delivery to the selected address. The communication device includes an audio format.

USE - For providing stationary or note-cards specific to location of kiosk which is connected to remote location. Sends selected mail piece with consumer's personalised message.

Dwg.3/6

Title Terms: SYSTEM; SELECT; SEND; MAIL; PIECE; INTERACT; KIOSK; MICROPROCESSOR; SYSTEM; PROGRAM; INTERACT; CUSTOMER; SELECT; MAIL; PIECE; CHOICE; DISPLAY; QUERY; OPTION; PURCHASE; ADD; PERSON; MESSAGE; POST; CARD

Derwent Class: T01; T05

International Patent Class (Main): G07B-017/00

File Segment: EPI

19/5/1 (Item 1 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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013957307 **Image available**
WPI Acc No: 2001-441521/200147
Related WPI Acc No: 2000-588739
XRPX Acc No: N01-326630

Electronic transaction performing method e.g. for e-commerce using
wireless telephone using portal interacting with electronic wallet to
provide shipping detail data and payment data to merchant

Patent Assignee: CITIBANK NA (CITI-N); BERARDY R (BERA-I); CHAPMAN P
(CHAP-I); YOUNG A (YOUN-I)

Inventor: BERARDY R; CHAPMAN P; YOUNG A

Number of Countries: 095 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200141419	A1	20010607	WO 2000US32405	A	20001129	200147 B
EP 1107198	A2	20010613	EP 2000204234	A	20001129	200147
AU 200120491	A	20010612	AU 200120491	A	20001129	200154
JP 2001243386	A	20010907	JP 2000403741	A	20001130	200166
US 20020065774	A1	20020530	US 99168031	A	19991130	200240
			US 2000205318	A	20000518	
			US 2000728471	A	20001130	

Priority Applications (No Type Date): US 2000205318 P 20000518; US 99168031
P 19991130; US 2000728471 A 20001130

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200141419	A1	E	43	H04M-011/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

EP 1107198	A2	E		G07F-007/10	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI TR

AU 200120491	A			H04M-011/00	Based on patent WO 200141419
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JP 2001243386	A		62	G06F-017/60	
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US 20020065774	A1			G06F-017/60	Provisional application US 99168031
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Provisional application US 2000205318

Abstract (Basic): WO 200141419 A1

NOVELTY - The method involves offering a product for purchase from
a merchant (20). Selection data is received identifying the product in
an electronic portal (15) from an interface-enabled communications
device (10). Product information data is provided comprising
information describing at least one aspect of the product to the
interface-enabled communications device, e.g. a browser enabled
wireless telephone, via a wireless communications gateway (12).
Shipping detail data is received comprising instructions related to
shipping the product to a designated recipient.

DETAILED DESCRIPTION - Payment option data is received comprising
information describing a desired payment method for the product. The
method further involves transmitting payment authorization to a payment
processor (18) e.g. issuer of the operators credit card. The payment
authorization comprises purchaser identifying data and merchant
identifying data. Finally order information is transmitted to the
merchant. The order information comprises payment data and shipping
details.

INDEPENDENT CLAIMS are included for a system for performing an
electronic transaction.

USE - For e-commerce.

ADVANTAGE - Allows buyer to access merchant 's product data

base to view product information by entering unique merchant and product code using wireless telephone.

DESCRIPTION OF DRAWING(S) - The figure shows the system for carrying out electronic commerce transactions using a mobile phone.

User (5)

Communications gateway (12)

Transaction portal (15)

Electronic wallet server (16)

Electronic wallet application (17)

Payment processor (18)

Merchant website (21)

pp; 43 DwgNo 1/4

Title Terms: ELECTRONIC; TRANSACTION; PERFORMANCE; METHOD; WIRELESS;

TELEPHONE; PORTAL; INTERACT; ELECTRONIC; WALLET; SHIPPING; DETAIL; DATA;

PAY; DATA; MERCHANT

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60; G07F-007/10; H04M-011/00

International Patent Class (Additional): G07F-019/00

File Segment: EPI

21/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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07400331 **Image available**
WEB DATA OUTPUT MANAGING DEVICE USED FOR PRINTING SERVICE SYSTEM, AND READ
CLIENT

PUB. NO.: 2002-268833 [JP 2002268833 A]
PUBLISHED: September 20, 2002 (20020920)
INVENTOR(s): IWAISHI AKIRA
APPLICANT(s): FUJITSU LTD
APPL. NO.: 2001-066060 [JP 20011066060]
FILED: March 09, 2001 (20010309)
INTL CLASS: G06F-003/12; B41J-029/38; G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a Web data printing service system by which a user can designate the output of a plurality of Web pages and furthermore output the Web pages as a booklet by uniting the Web pages into one even though the plurality of Web pages are not associated with one another.

SOLUTION: A Web data output managing device is provided with a receiving part for receiving Web data output instruction information including the addresses of the plurality of Web pages about a printing request for the Web pages from the user and printing information deciding the output form of matter to be printed, a Web data acquiring part for acquiring the Web data of the Web pages instructed to be outputted by the user on the basis of the Web data output instruction information received by the receiving part, an output Web data preparing part for extracting Web data fitting the user output instruction information from the acquired Web data to prepare output Web data, an output controlling part for making an output device output the output Web data prepared by the output Web data preparing part, a charge adjusting part for calculating a charge corresponding to an output form at the output controlling part and for asking the user to pay the charge, and is used in this output service system.

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21/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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07391378 **Image available**
METHOD AND SYSTEM FOR PROVIDING SERVICE

PUB. NO.: 2002-259879 [JP 2002259879 A]
PUBLISHED: September 13, 2002 (20020913)
INVENTOR(s): MIMA SOICHIRO
APPLICANT(s): MATSUSHITA ELECTRIC IND CO LTD
APPL. NO.: 2001-060808 [JP 20011060808]
FILED: March 05, 2001 (20010305)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a billing method allowing a user to pay the bill for services with peace of mind without assuming the risk of leakage of his credit card number, etc.

SOLUTION: A service provider 20 causes an ID number recorded on a valued medium to be registered into the ID management database of the provider's computer and sells services to a service user 10 thorough a store 30. The user's computer 100 reads the ID number from the valued medium purchased

and transmits a service request signal, including the ID number, to the provider's computer 200 through a network 900. The provider's computer 200 collates the ID number included in the received signal against the ID number registered in the database, and if the ID number is verified as the registered one by collation, the service user 10 is authenticated as the true user, with **electronic** information transmitted according to the **request** signal received.

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DIALOG(R)File 347:JAPIO
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07391084 **Image available**
SYSTEM, METHOD, AND PROGRAM FOR IMPLEMENTING ELECTRONIC TRADE USING ASP
SERVICE PROVIDING SYSTEM, AND COMPUTER READABLE RECORDING MEDIUM

PUB. NO.: 2002-259585 [JP 2002259585 A]
PUBLISHED: September 13, 2002 (20020913)
INVENTOR(s): IWAMOTO RETSUBU
KUWANA KENJI
APPLICANT(s): RICOH CO LTD
APPL. NO.: 2001-055503 [JP 20011055503]
FILED: February 28, 2001 (20010228)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide an electronic commerce system using an ASP(application service provider) service system that enables ASP users to organize a community.

SOLUTION: An electronic commerce system provides ASP services to a user 7a via a network 8. An ASP vendor 1 stores electronic commerce data of advertisements and products provided by an individual shipping client 6a in an electronic trade data DB3 and displays the data among the APS users. A data display system acknowledges a shipping client 6a a request for trading when the other ASP user 7b requests the **electronic** trade from the shipping client 6a. The data display system sends a response to the request for trading to the purchasing client 6b when the system receives the response to the request for the trading from the shipping client 6a. The system **bills** a displayed price with additional **compensation** of the ASP service as well as a brokerage fee to the shipping client 6a when the trade is closed between the ASP users.

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07340594 **Image available**
ELECTRONIC WATERMARK IMBEDDING SERVICE SYSTEM

PUB. NO.: 2002-209085 [JP 2002209085 A]
PUBLISHED: July 26, 2002 (20020726)
INVENTOR(s): MIYAZAWA AKIHIRO
APPLICANT(s): RICOH CO LTD
APPL. NO.: 2001-001866 [JP 20011001866]
FILED: January 09, 2001 (20010109)
INTL CLASS: H04N-001/387; G06F-017/50; G06F-017/60 ; G06T-001/00;
G06T-017/40; G09C-005/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide an electronic watermark imbedding service system by which a data provider providing three-dimensional shape data via a network can readily utilize an electronic watermark technology at a comparatively low cost.

SOLUTION: In the electronic watermark imbedding service system providing a service to imbed electronic watermark information to three-dimensional shape data, an electronic watermark imbedding server 1 is provided with a data reception section 11 that receives an electronic watermark imbedding request with the three-dimensional shape data via a network, an electronic watermark imbedding section 12 that imbeds the electronic watermark information to the three-dimensional shape data, an electronic watermark storage processing section 13 that writes the electronic watermark information to an electronic watermark database 3 in cross-reference with user information, and a data transmission section 14 that transmits the three-dimensional shape data with the electronic watermark information imbedded to them and also with a compensation charging section 4 that applies charging processing to the imbedding service.

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07334702 **Image available**
ELECTRONIC PAYMENT DEVICE, ITS METHOD, AND STORAGE MEDIUM

PUB. NO.: 2002-203191 [JP 2002203191 A]
PUBLISHED: July 19, 2002 (20020719)
INVENTOR(s): TAKATSU YUICHI
APPLICANT(s): WEB MONEY KK
APPL. NO.: 2000-400344 [JP 2000400344]
FILED: December 28, 2000 (20001228)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide an electronic payment device capable of providing an added value to a customer using electronic payment and preventing an improper transaction beyond a balance.

SOLUTION: When a point server 12-j (j represents a natural number) authorizes a log-in ID and a password of a member inputted by an operator through one of terminals 2-k (k represents a natural number), a Web server 11-j receives an order for a commodity. When the operator of the terminal 2-k places an order for the commodity while designating the number of points used for payment of a charge, the point server 12-j gives points to the member according to a total purchase amount and allows use of the points within an available point range of the member. The Web server 11-j requires payment using payment points as to a portion using no point, and the payment server 3 processes payment between the terminal 2-k and it. After completion of the payment, the point server 12-j decides fluctuation of the points given to the member.

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07295091 **Image available**
ELECTRONIC COMMERCE SETTLEMENT METHOD AND ELECTRONIC COMMERCE SETTLEMENT SYSTEM

PUB. NO.: 2002-163569 [JP 2002163569 A]
PUBLISHED: June 07, 2002 (20020607)
INVENTOR(s): KOIKE HIROYASU
SAKAI KATSUYUKI
APPLICANT(s): NTT INTERNET INC
APPL. NO.: 2000-358458 [JP 2000358458]
FILED: November 24, 2000 (20001124)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide an electronic commerce settlement method and an electronic commerce settlement system which enable suppliers to add terms of payment to each specification.

SOLUTION: A buyer 12 specifies and orders products at an electronic procurement market site 14, and the electronic procurement market site 14 generates commerce information regarding the ordered products and transmits the information to a receipt and settlement site 18. The receipt and settlement site 18 generates a bill and specification information from the commerce information and transmits the bill and specification information to a supplier 16, and the supplier 16 specifies the terms payment based on each specification of the bill and specification information and transmits it to the receipt and settlement site 18. The receipt and settlement site 18 generates the bill and specification information to which the terms of payment are added and transmits it to the buyer 12, the buyer 12 transmits payment information reflecting one's will to pay the bill to the receipt and settlement site 18 and transfers money to a surrogate collection account 24. The receipt and settlement site 18 verifies the amount of transfer and the payment information, has the buyer to transfer the money, and transmits information on completion of account settlement.

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07294990 **Image available**
ELECTRONIC RENTAL BOOK STORE

PUB. NO.: 2002-163465 [JP 2002163465 A]
PUBLISHED: June 07, 2002 (20020607)
INVENTOR(s): TAKAI KUMIKO
APPLICANT(s): TAKAI KUMIKO
APPL. NO.: 2000-360761 [JP 2000360761]
FILED: November 28, 2000 (20001128)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To realize a rental book store which sends articles on a rental magazine desired by a customer through the use of an electronic mail by using an online system, portable information-processing equipment, etc., which arranges a book desired to buy though the book is rented, which returns a rental charge for it and which realizes payment for the book by electronic settlement or a credit card.

SOLUTION: Through a server, the rental book store is provided with information by a floppy (registered trademark) disk, etc., selects the contents, etc., of magazines, etc., from a computer for an online information providing system, receives rental order data from the customer and transfers it to a client computer by a data transferring means. A financial institution online system is provided to receive the price for the order from the customer. All of these are performed by using the newest information.

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07240773 **Image available**
METHOD AND SYSTEM FOR FACTORING ACCOUNT RECEIVABLE

PUB. NO.: 2002-109224 [JP 2002109224 A]
PUBLISHED: April 12, 2002 (20020412)
INVENTOR(s): SATA HITOSHI
APPLICANT(s): SMBC FINANCE CO LTD
APPL. NO.: 2000-302711 [JP 2000302711]
FILED: October 02, 2000 (20001002)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide an accounts receivable factoring method and its system, by which a factor company rapidly buys accounts receivable generated in an inter-company electronic commerce market while relieving business burden, the transferor of the accounts receivable timely makes the accounts receivable into a fund and the debtor of the accounts receivable utilizes bills payable for the payment of the accounts receivable.

SOLUTION: The purchaser of a business negotiation object merchandise in an electronic commerce market is registered and a transaction limit amount is set (S1). An EC(Electronic Commerce) market operator requests the purchase of the accounts receivable owned by the operator himself or herself to the factor company by a negotiation established in the electronic commerce market via a network 600 (S2). The factor company receiving the purchase request performs the purchase when the money amount of the account receivable to be the object of the purchase request is within the range of the transaction limit amount (S3), performs collection till a due date (S3) and also performs adjustment concerning the EC market operator (S4).

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07224093 **Image available**
ALL-NET CARD AND ITS BUSINESS MODEL

PUB. NO.: 2002-092533 [JP 2002092533 A]
PUBLISHED: March 29, 2002 (20020329)
INVENTOR(s): TSUTSUI OSAMI
APPLICANT(s): TSUTSUI OSAMI
APPL. NO.: 2000-321965 [JP 2000321965]
FILED: September 14, 2000 (20000914)
INTL CLASS: G06F-017/60 ; G06K-019/00; G06K-019/07; G07F-007/08

ABSTRACT

PROBLEM TO BE SOLVED: To allow a person to perform the payment of tax or public utility charges at any time from any place even on Saturday or Sunday or even in the middle of the night or at an early hour similarly to the payment of a shopping and the payment of an economic action or commercial action performed without going out of its own house.

SOLUTION: The function of putting in and out digital cache or the condition for directly connecting to a bank and other portal sites or

homepages are written in the magnetic memory card or memory chip of one card by a means readable by computer (this card is called all-net card). An individual authentication is performed by use of a device by specifying an individual by fingerprint, face picture or the like to perform the deposition or withdrawing of digital cache in and from the all-net card and the payment or receipt by digital cache between all-net cards. Accordingly, payments of various economic actions can be performed without going out of the own house.

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21/5/10 (Item 10 from file: 347)
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07195132 **Image available**
METHOD AND SYSTEM FOR SETTLEMENT USING INTERNET AND TELEPHONE

PUB. NO.: 2002-063537 [JP 2002063537 A]
PUBLISHED: February 28, 2002 (20020228)
INVENTOR(s): URANO SHIGENOBU
APPLICANT(s): ALCHEMIST KK
APPL. NO.: 2000-252616 [JP 2000252616]
FILED: August 23, 2000 (20000823)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To obtain a settlement system which can carry out personal identification and settlement for mail order, etc., using the Internet, safely and easily by using telephone.

SOLUTION: The figure shows a schematic showing the constitution of this settlement system 10 using the Internet and telephone. In the figure, this system is constituted including a shopping site 30, such as an electronic mall, that a user 20 accesses by using the Internet and a mail order company, etc., operates, a settlement site 40 that a settlement service company performing settlement for articles operates, and a telephone company 50 which confirms and authenticates the user 20. The user can easily be identified with the telephone number and credit corresponding to the user individual can be given according to the kind of a telephone set such as fixed telephone and portable telephone. Further, since the price of a commodity is paid together with the telephone charge of the telephone set, the settlement can be made surely.

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07164288 **Image available**
JOINT PURCHASING SYSTEM ON INTERNET

PUB. NO.: 2002-032672 [JP 2002032672 A]
PUBLISHED: January 31, 2002 (20020131)
INVENTOR(s): NISHIHARA TAKASHI
APPLICANT(s): NSP CORP
APPL. NO.: 2000-247081 [JP 2000247081]
FILED: July 13, 2000 (20000713)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To improve the reliability of the settling method of electronic transaction utilizing the Internet and to secure and improve the

profit of purchasers as a group.

SOLUTION: A member 21 transfer prescribed money amounts to a financial facility 23 on a prescribed day, and this facility 23 informs a fund managing system 20 of the transferring information. The system 20 selects an order based on this transferring information to decide prescribed number of members, separates several percent of the transferred amount temporarily and distributes it to the prescribed number of members as a bonus. The members 21 **order** required merchandise to a **virtual** shop 6, and the system 20 sends an order to a merchandise provider 22, which sends these merchandise to the ordering members 21, receives receipts and reports these receipts to the system 20. The system 20 pays a price for the merchandise to the merchandise provider based on these receipts, receives several percent of the price of the merchandise as a display **charge** from the provider 22 and **compensate** it for the several percent separated temporarily.

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07164201 **Image available**
PROCEDURE METHOD FOR BANK TRANSFER AND RECORDING MEDIUM

PUB. NO.: 2002-032585 [JP 2002032585 A]
PUBLISHED: January 31, 2002 (20020131)
INVENTOR(s): FUJII RYOICHI
APPLICANT(s): NEC CORP
APPL. NO.: 2000-219351 [JP 2000219351]
FILED: July 19, 2000 (20000719)
INTL CLASS: G06F-017/60 ; G07D-009/00; G07F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To save the trouble from the generation of a bill to the transfer of requested data.

SOLUTION: A selling company 20 transfers bill data by a communication terminal 21 of the selling company 20 through a Web server 41 on the **Internet** 40 in response to an **order** from a buyer 10, and the buyer 10 receives the bill data by a communication terminal 12 of the buyer 10 through the Web server 41 on the Internet 40, authenticates the **bill** data and transfers **payment** details to the selling company 20, and transfers transfer data to the host computer 31 of a bank by using bank software assisting the transfer of the bank 30. Then the host computer 31 of the bank 30 confirms the transfer data and pays money corresponding to the transfer data to the selling company 20 when there is not error.

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07156269 **Image available**
SELLING METHOD IN SPECIFIC RANGE AND RANGE LIMITED SELLING SYSTEM

PUB. NO.: 2002-024652 [JP 2002024652 A]
PUBLISHED: January 25, 2002 (20020125)
INVENTOR(s): ARAI SHIGEHIO
APPLICANT(s): CASIO COMPUT CO LTD
APPL. NO.: 2000-207343 [JP 2000207343]
FILED: July 07, 2000 (20000707)

INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a range limited selling system and a selling method in a specific range using the Internet more advantageous for enterprise, worker, and trader than a conventional selling method in a working place.

SOLUTION: (1) A server 1 transmits a shopping guide mail to the workers in multiple address of a member enterprise 2. (2) The worker in multiple desiring purchasing inputs an ID(identification) of the enterprise 2, a password, a name, and the like from a terminal, and specifies a commodity to be purchased, packaging and delivering methods, and the like. The server 1 performs certification based on the ID and the like received through the Internet. (4) Next, the server 1 transmits an order thank mail to the worker, and confirms his/her own order. (5) -1, 2: The server 1 transmits order receiving data to a terminal of a seller 3 in the office through the Internet, and transmits the order receiving data to a department in charge in the member enterprise through the Internet. In (6) to (14), selling in the working place is performed by a selling cycle of commodity purchasing, delivery-payment request, and payment collection by pay charging.

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21/5/14 (Item 14 from file: 347)

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07146767 **Image available**

SYSTEM AND METHOD FOR SELLING SOFTWARE

PUB. NO.: 2002-015146 [JP 2002015146 A]

PUBLISHED: January 18, 2002 (20020118)

INVENTOR(s): SAITO YOSHIHIKO

APPLICANT(s): NEC CORP

APPL. NO.: 2000-200114 [JP 2000200114]

FILED: June 28, 2000 (20000628)

INTL CLASS: G06F-017/60 ; G06F-001/00; G06F-015/00 ; G07F-017/00;
H04N-007/16

ABSTRACT

PROBLEM TO BE SOLVED: To provide a software selling system which prevents illegal transactions in software reusing and eliminates user troubles when software is sold.

SOLUTION: In this software selling system, a plurality of user terminals 1 and 2 are connected with a software providing company terminal 3 through the Internet 100. The user who purchases enciphered software and a cryptograph release key (electronic ticket) for the software from the software providing company transmits the discard request of an electronic ticket use right to the company terminal 3 from the user terminal 1, and when the electronic ticket is purchased, its purchase charge is paid to the user terminal 1. When the user gives the software to the other user terminal 2, the user terminal 2 transmits an issue request of the software electronic ticket to the company terminal 3, and the issuing processing of an electronic ticket is performed. The company terminal 3 charges the user terminal 2 for issuing charge of the electronic ticket.

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21/5/15 (Item 15 from file: 347)

DIALOG(R) File 347:JAPIO

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07079184 **Image available**
BANKING SYSTEM FOR DIGITAL DATA

PUB. NO.: 2001-306831 [JP 2001306831 A]
PUBLISHED: November 02, 2001 (20011102)
INVENTOR(s): MORI MASAHITO
APPLICANT(s): SONY CORP
APPL. NO.: 2000-119901 [JP 2000119901]
FILED: April 20, 2000 (20000420)
INTL CLASS: **G06F-017/60** ; H04N-005/76; H04N-005/765; H04N-005/781;
 H04N-007/16

ABSTRACT

PROBLEM TO BE SOLVED: To temporarily preserve various digital data contents of a customer to accurately charge for these contents in accordance with the actual preservation size and the preservation time.

SOLUTION: A service provider side 2 takes in digital data contents, which a customer side 1 possesses, through a network 6 in response to a request from the customer side. Taken-in digital contents are temporarily preserved by a large-scale storage 21. When the customer requests digital data contents thereafter, temporarily preserved digital data contents are delivered to the customer through the network 6. The charge for preservation is charged in consideration of the total information volume of digital data contents stored in the large-scale storage 21 and the time for which digital data contents have been stored.

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07079106 **Image available**
METHOD AND SYSTEM FOR QUESTIONNAIRE SURROGATING JOB USING NETWORK

PUB. NO.: 2001-306752 [JP 2001306752 A]
PUBLISHED: November 02, 2001 (20011102)
INVENTOR(s): YAGIHASHI TOSHIO
 SATO SHUNICHI
APPLICANT(s): NEC CORP
APPL. NO.: 2000-123233 [JP 2000123233]
FILED: April 24, 2000 (20000424)
INTL CLASS: **G06F-017/60**

ABSTRACT

PROBLEM TO BE SOLVED: To provide a questionnaire surrogating job system, which unnecessitates much time and labor for conducting and totaling questionnaires.

SOLUTION: When there is a questionnaire job demand (1) from a questionnaire consignor terminal (1-1), a questionnaire agent server (1-2) autonomously determines a relevant target person and his/her mail address on a questionnaire target/display graph selection picture (1-2-1) on a WWW and issues a questionnaire demand (2) to the questionnaire target person. When there is an answer (3) of the questionnaire from a questionnaire target terminal (1-3), that questionnaire result is displayed on the questionnaire consignor terminal (1-1) in real time. When the questionnaire result is displayed, questionnaire surrogating charges (4) is paid from a questionnaire consignor account (1-5-1) to a questionnaire agent account (1-5-2) by a settlement terminal (1-5).

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07069733 **Image available**
ELECTRONIC ORDER SYSTEM, ELECTRONIC SETTLEMENT METHOD, DATA PROCESSOR AND
RECORDING MEDIUM

PUB. NO.: 2001-297378 [JP 2001297378 A]
PUBLISHED: October 26, 2001 (20011026)
INVENTOR(s): YAMAMOTO HIROO
APPLICANT(s): FUJITSU KIDEN LTD
APPL. NO.: 2000-114689 [JP 2000114689]
FILED: April 17, 2000 (20000417)
INTL CLASS: G07G-001/12; G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide an **electronic order** system, with which
a customer can more comfortably utilize a store.

SOLUTION: When the customer inserts an IC card 110 issued by an Internet
service provider(ISP) into an electronic menu device 206, that electronic
menu device 206 displays a menu, transmits an order, which is inputted by
touching a touch panel provided on a screen by the customer, to a store
server 201 and demands settlement. The store server 201 requests the
payment of the price of the dish designated by the order to the ISP. The
ISP, to which the payment of the price is requested, pays that price to the
store by means of a prescribed method and **charges** the price, which is
paid to that store, to a member, who visits that store and performs
order.

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06331164 **Image available**
ITEMIZED CHARGE DATA DELIVERY PROCESSING SYSTEM

PUB. NO.: 11-272765 [JP 11272765 A]
PUBLISHED: October 08, 1999 (19991008)
INVENTOR(s): SAKAMOTO YOSHITSUGU
KAWAHARA SHINSUKE
HANDA KIMIO
FURUYA TOSHIYUKI
HAMAMOTO TAKESHI
APPLICANT(s): SHIMIZU CORP
NTT DATA CORP
APPL. NO.: 10-070036 [JP 9870036]
FILED: March 19, 1998 (19980319)
INTL CLASS: G06F-019/00; G06F-015/00

ABSTRACT

PROBLEM TO BE SOLVED: To save official work by simplifying procedures of
transfer processing and **payment** acknowledgment of public utilities
charges and also eliminating unnecessary operation of funds even in a
user enterprise having many base offices.

SOLUTION: A transfer processing and editing means 3 and a demand and
itemized detail editing means 4 which convert and edit itemized charge data
of receiving agents and **electronic demand** and itemized detail data of a
user enterprise to edit account transfer data of banking agents, a transfer
processing means 5 which totalizes account transfer data with respect to

each of preliminarily determined days of payment and delivers this data to the user enterprise in accordance with days of payment to perform the account transfer processing, and a demand detail delivery means 6 which delivers **electronic demand** and itemized detail data to the user enterprise in accordance with preliminarily determined days of payment are provided. The recording medium where charge detailed data including banking agents and accounts related to charged demanded by receiving agents and information of detailed items of demands is recorded is inputted to deliver account transfer data, **electronic demand** and itemized detail data.

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21/5/19 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014705018 **Image available**
WPI Acc No: 2002-525722/200256

Payment service system and method of wireless electronic commercial transaction

Patent Assignee: IBDIC.COM (IBDI-N)
Inventor: KIM Y S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002010160	A	20020204	KR 200043237	A	20000727	200256 B

Priority Applications (No Type Date): KR 200043237 A 20000727

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002010160	A		1 G06F-017/60	

Abstract (Basic): KR 2002010160 A

NOVELTY - A payment service system and method of a wireless electronic commercial transaction is provided to supply an electronic wallet service, a certification, a small amount paying service, and an electronic coupon service using a mobile phone.

DETAILED DESCRIPTION - A mobile phone(100) as a car navigator, a mobile phone, or a PDA is provided. A shopping mall server(105) performs an Internet business as a shopping mall. An Internet shopping mall businessman manages the shopping mall server(105). A WAP(Wireless Application Protocol) server(110) supplies a wireless Internet service to a user who requests a shopping mall service using the mobile phone(100). An IBP(Internet Billing and Payment) server(115) supplies information with respect to a procedure necessary for calculating a communication institution rental fee with respect to each user joined in a public switching communication network to each user. A client database server(120) stores client information etc. according to clients.

pp; 1 DwgNo 1/10

Title Terms: PAY; SERVICE; SYSTEM; METHOD; WIRELESS; ELECTRONIC; COMMERCIAL ; TRANSACTION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/20 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014695221 **Image available**
WPI Acc No: 2002-515925/200255

Call service payment system uses multifunctional prepaid cards and on/off line call service payment method

Patent Assignee: DACOM CYBERPASS CO LTD (DACO-N)

Inventor: KIM J J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002005184	A	20020117	KR 200034235	A	20000621	200255 B

Priority Applications (No Type Date): KR 200034235 A 20000621

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2002005184 A 1 G06F-017/60

Abstract (Basic): KR 2002005184 A

NOVELTY - A call service payment system using multifunctional prepaid cards and an on/off line call service payment method are provided to implement a local/remote/mobile/international prepaid card function using a cash as well as one card number in the case that an online or offline call service is used based on a call center and to be used as an integral paying unit.

DETAILED DESCRIPTION - A user (202) buys a multiple function prepaid card in a card selling agent (208) or a cyber card site (206). The card selling agent (208) provides a multiple prepaid card. The cyber card site (206) provides a cyber multiple function prepaid card. The user (202) may pay various charges. When the user (202) is connected with an Internet charged site or shopping mall (204), a card number (PIN) is inputted. The connected Internet shopping mall (204) requests a card number verification to an exact calculation server (150) through a paying gateway (160). The exact calculation server (150) communicates an information with the prepaid telephone card system (140) and transfers a result of the card number verification to the Internet shopping mall (204) through the paying gateway (160). When the user (202) uses a certain service, the charged money exact calculation is requested to the exact calculation server (150) through the paying gateway (160).

pp; 1 DwgNo 1/10

Title Terms: CALL; SERVICE; PAY; SYSTEM; MULTIFUNCTION; PREPAYMENT; CARD; LINE; CALL; SERVICE; PAY; METHOD

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/21 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014541921 **Image available**

WPI Acc No: 2002-362624/200239

Related WPI Acc No: 1999-632579; 2001-343062

XRPX Acc No: N02-283380

Remote ordering apparatus for e.g. drive-in restaurants, has wireless ordering station with processor for decoding information received from cellular telephone

Patent Assignee: PENTEL R M (PENT-I)

Inventor: PENTEL R M

Number of Countries: 096 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200229708	A1	20020411	WO 2001US31238	A	20011005	200239 B
AU 200194992	A	20020415	AU 200194992	A	20011005	200254
US 6435406	B1	20020820	US 9862093	A	19980417	200257
			US 99384961	A	19990827	
			US 2000684185	A	20001006	

Priority Applications (No Type Date): US 2000684185 A 20001006; US 9862093 A 19980417; US 99384961 A 19990827

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200229708 A1 E 31 G06K-007/10

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200194992 A G06K-007/10 Based on patent WO 200229708

US 6435406 B1 G06K-005/00 CIP of application US 9862093

CIP of application US 99384961

CIP of patent US 5969968

Abstract (Basic): WO 200229708 A1

NOVELTY - A wireless ordering station has a receiver which receives information from a transmitter (224) of a cellular telephone (250). A processor of the ordering station decodes the received information. A memory stores item numbers, descriptions and prices which are received from a point-of-sale system through a communication link.

USE - For use in drive-in restaurant, auto repair facility, retail store, grocery store, airport, or other service facility.

ADVANTAGE - The customer can order items from the menu without necessity to speak to attendants, this results in more accurate orders. The server directly sends the orders to kitchen, therefore more time can be spent on serving patrons and handling more tables. Thus, labor expenses can be saved. The orders are delivered faster by sending notification to the server immediately after the item is prepared. The customers can pay the bill when the food is ordered, therefore the need for the customer to wait for the bill is avoided. As no handwriting is involved in the order, it is very easy for the kitchen staff to read the order. The server's orders and tips could be constantly recorded automatically, even if charged at the table. If the customer wishes to pay cash or does not want to use credit card, the order will be identified electronically at the check out register, and the credit card slip and bill could already be completed saving time at the register. The tables that have prepaid could be identified at the check out register.

DESCRIPTION OF DRAWING(S) - The figure shows the input device such as cellular telephone for a remote ordering apparatus.

Transmitter (224)

Cellular telephone (250)

pp; 31 DwgNo 14/16

Title Terms: REMOTE; ORDER; APPARATUS; DRIVE; RESTAURANT; WIRELESS; ORDER; STATION; PROCESSOR; DECODE; INFORMATION; RECEIVE; CELLULAR; TELEPHONE

Derwent Class: T01; T04; T05; W01; W02

International Patent Class (Main): G06K-005/00; G06K-007/10

File Segment: EPI

21/5/22 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014469591 **Image available**

WPI Acc No: 2002-290294/200233

Manufacturing and intermediary system of certified reference material through internet

Patent Assignee: SK CORP (SKSK-N)

Inventor: KO J S; LEE B H; NOH M H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No.	Kind	Date	Week
KR 2001104106	A	20011124	KR 200025520	A	20000512	200233 B

Priority Applications (No Type Date): KR 200025520 A 20000512

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
KR 2001104106 A 1 G06F-017/60

Abstract (Basic): KR 2001104106 A

NOVELTY - A manufacturing and intermediary system of certified reference material through the internet is provided to enable a client to search information with respect to a CRM(Certified Reference Material) provided from a web site master and to search a description with respect to a CRM item capable of being supplied and related information as a MSDS(material safety data sheet) and to receive a supply or not, a price and the period for payment with respect to the corresponding CRM item in real time.

DETAILED DESCRIPTION - An internet network(30) which is a network is provided for transmitting/receiving data through a communication in a remote place. A client(20) requests a search and a manufacture of information with respect to a CRM through the internet network(30). A web site master(10) receives information with respect to the user's request of a CRM manufacture at the internet network(30) through a communication, and provides a CRM manufacturing product in accordance with the optimum manufacturing service provider and condition. A CRM manufacturing service provider(40) is provided for manufacturing and supplying the CRM by requesting of the web site master(10). An analyzing device provider(70) supplies information with respect to CRM analyzing device through the web site. A paying service(50) is provided for inquiring a credit of the client(20) in accordance with a manufacturing service of the CRM requested by the client(20) and charging a payment of all costs. A delivery service provider(60) is provided for transmitting a CRM manufactured by the CRM manufacturing service provider(40) to the client(20).

pp; 1 DwgNo 1/10

Title Terms: MANUFACTURE; INTERMEDIARY; SYSTEM; CERTIFY; REFERENCE; MATERIAL; THROUGH

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/23 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014448519

WPI Acc No: 2002-269222/200231

XPX Acc No: N02-209485

Computer implemented method of payment and billing by storing transaction information for a customer and presenting that information to the customer who selects one or more financial accounts from which to make payment

Patent Assignee: KERN D A (KERN-I)

Inventor: KERN D A

Number of Countries: 097 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200214985	A2	20020221	WO 2001US25888	A	20010817	200231 B
AU 200183447	A	20020225	AU 200183447	A	20010817	200245

Priority Applications (No Type Date): US 2000641073 A 20000817

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200214985 A2 E 50 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR

Abstract (Basic): WO 200214985 A2

NOVELTY - Financial account information is received from a number of institutions and stored in a central location for each customer. The financial account for a customer is presented to that customer who may select one or more accounts from which make payment. Information on the selected accounts is then sent to a merchant, biller or payment processor.

DETAILED DESCRIPTION - The financial accounts may be credit card, charge card, debit card, smart card, bank card, demand deposit account, virtual payment account or any other suitable financial account. The customer may also be allowed to select which of a number of bills is/are to be paid.

INDEPENDENT CLAIMS are included for

(a) a method for facilitating direct payment of bills

(b) apparatus for facilitating payment from a customer's financial accounts

(c) and apparatus for facilitating payment of bills from a customer's financial accounts

USE - Computerized payment systems.

ADVANTAGE - Allows customers to make payments without presenting a card and to optimize customer security and privacy.

pp; 50 DwgNo 0/12

Title Terms: COMPUTER; IMPLEMENT; METHOD; PAY; BILL; STORAGE; TRANSACTION; INFORMATION; CUSTOMER; PRESENT; INFORMATION; CUSTOMER; SELECT; ONE; MORE; FINANCIAL; ACCOUNT; PAY

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00

File Segment: EPI

21/5/24 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014444562 **Image available**

WPI Acc No: 2002-265265/200231

Method for paying price for product using communication network

Patent Assignee: SHIN H D (SHIN-I)

Inventor: SHIN H D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001102776	A	20011116	KR 200024427	A	20000508	200231 B

Priority Applications (No Type Date): KR 200024427 A 20000508

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001102776	A		1	G06F-017/60	

Abstract (Basic): KR 2001102776 A

NOVELTY - A method for paying a price for a product using a communication network is provided to perform an electronic commerce by preventing personal information from being leaked, and by enabling the user without a credit card to purchase various products.

DETAILED DESCRIPTION - An internet user connects to a shopping mall server and registers an ID, a password and so on(S01). The user selects and orders a necessary product(S02). The shopping mall server stores contents of the order and notifies the user of the order on the internet (S10). The shopping mall server stands by. Simultaneously, the server makes a request for authenticating the user transmitted to a management company server(S11). The internet user provides information among all information for payments and authenticates the payment(S12). The management company server judges the user's credit on the basis of

the information provided from the user. In addition, the management company server authenticates the order to the shopping mall server(S13). The company server is connected to all sorts of **payment** systems(S14). A **bill** for an amount of money provided to the company server is transmitted to the user(S15). The user pays the price for the bill to a communication company or a financial company(S16). In case that the authentication is completed through the company server, the shopping mall server delivers the contents of the order to the user(S17). The company server receives the price from the communication or the financial company according as the user authenticates information on the order(S18).

pp; 1 DwgNo 1/10

Title Terms: METHOD; PAY; PRICE; PRODUCT; COMMUNICATE; NETWORK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/25 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014431473 **Image available**

WPI Acc No: 2002-252176/200230

Method for servicing direct cash in electronic commerce

Patent Assignee: COMSAVE INT CO LTD (COMS-N)

Inventor: LEE W Y

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001100435	A	20011114	KR 200023489	A	20000502	200230 B

Priority Applications (No Type Date): KR 200023489 A 20000502

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001100435	A	1	G06F-017/60	

Abstract (Basic): KR 2001100435 A

NOVELTY - A method for servicing a direct cash in an electronic commerce is provided to purchase a commodity at low cost by providing a direct cash service.

DETAILED DESCRIPTION - A system for implementing a **direct** cash service method in an electronic commerce includes a shopping mall system(20) providing an Internet shopping mall and performing a process related to the **electronic** commerce, a consumer(21) **ordering** a commodity through the shopping mall system(20) and purchasing it, a commodity supplying enterprise(22) supplying the commodity, an advertising agency(23) paying a predetermined advertisement rate and inserting an advertisement, and a delivery enterprise(24) delivering the commodity purchased by the consumer(21). The shopping mall system(20) directly distributes a profit result from reducing a cost by applying a mass purchase to the commodity supplying enterprise(22) and gaining an advertisement profit by inserting the advertisement of the advertising agency(23) **paying** the predetermined **charge**, to the consumer(21) buying the commodity for a cash or a specific commodity.

pp; 1 DwgNo 1/10

Title Terms: METHOD; SERVICE; DIRECT; CASH; ELECTRONIC

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/26 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014325595 **Image available**

WPI Acc No: 2002-146297/200219

System and method for managing electronic receipt in electronic commerce

Patent Assignee: RHEE S (RHEE-I); RHEE S W (RHEE-I)

Inventor: RHEE S W; RHEE S

Number of Countries: 094 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001085205	A	20010907	KR 200050057	A	20000828	200219 B
WO 200219201	A1	20020307	WO 2001KR439	A	20010320	200223
AU 200144762	A	20020313	AU 200144762	A	20010320	200249

Priority Applications (No Type Date): KR 200010084 A 20000229

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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KR 2001085205	A		1 G06F-017/60	
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WO 200219201	A1 E		G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200144762	A		G06F-017/60	Based on patent WO 200219201
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Abstract (Basic): KR 2001085205 A

NOVELTY - An electronic receipt management system and method is provided to enable a sale server to issue an electronic receipt including payment specifications by the real time and to enable a purchaser to manage the payment specifications over the Internet.

DETAILED DESCRIPTION - The system comprises a purchase client(10), a sale server(20), a bank(30), a certification authority(40), and a delivery company(50). The sale server(20) operates an Internet shopping mall, the bank(30) approves a credit of the purchaser, and the certification authority(40) issues a certificate for certifying the shopping mall. The sale server(20) includes a shopping mall operation module, a member manager, an electronic payment module, an electronic receipt generator, an electronic tax bill generator, and an account manager. The shopping mall operation module manages commodity information database, and transmits ordered commodity information to the delivery company(50). The electronic payment module **requests** an approval of payment data of the purchase client to the bank(30), and receives an approval number from the bank(30). The electronic receipt generator generates the electronic receipt including payment specifications, and stores the receipt at a receipt management database. The electronic tax bill generator generates a tax **bill** based on the **payment** specifications of the electronic receipt. The account manager matches the payment specifications to account elements one by one, and stores the matched result at an account management database.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; MANAGE; ELECTRONIC; RECEIPT; ELECTRONIC

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/27 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014233401 **Image available**

WPI Acc No: 2002-054099/200207

System and method for integrated advertisement management through internet

Patent Assignee: CHOI H M (CHOI-I); CHOI S E (CHOI-I); PARK S Y (PARK-I)

Inventor: CHOI H M; CHOI S E; PARK S Y
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001069782	A	20010725	KR 200125733	A	20010511	200207 B

Priority Applications (No Type Date): KR 200125733 A 20010511

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001069782	A	1	G06F-017/60	

Abstract (Basic): KR 2001069782 A

NOVELTY - A system and a method for an integrated advertisement management through the Internet is provided to prepare the corresponding advertisement in accordance with an advertisement request and to provide the advertisement to an advertiser and to perform an advertising service through an advertisement device as an Internet advertisement and a vending machine.

DETAILED DESCRIPTION - An advertiser system(200) connects to the Internet and requests an advertisement by selecting advertisement contents position and an advertisement position and performs an advertisement using received advertising unit. An advertisement managing system(500) receives a request for an advertisement through the advertiser system(200) and requests a preparation of the advertisement and requests a consideration of the prepared advertisement and provides an advertising unit and performs an advertisement on the Internet. A user terminal(100) connects to the advertisement managing system(500) and the advertiser system(200) and watches the advertisement and receives the corresponding benefit. An advertisement manufacturing system(700) transmits the prepared advertising unit to the advertisement managing system(500). An advertisement consideration system(400) transmits the considered result to the advertisement managing system(500). An advertisement device(300) performs an advertisement using the advertising unit. A charge paying system(800) confirms the balance of the corresponding account and processes a payment and transmits the result to the advertisement managing system(500).

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; INTEGRATE; ADVERTISE; MANAGEMENT; THROUGH

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/28 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014225420 **Image available**

WPI Acc No: 2002-046118/200206

XRPX Acc No: N02-034632

Electronic order system for restaurant, shops, has shop server which settles orderer account by producing payment bill to orderer

Patent Assignee: FUJITSU KIDEN LTD (FUTN)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001297378	A	20011026	JP 2000114689	A	20000417	200206 B

Priority Applications (No Type Date): JP 2000114689 A 20000417

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001297378	A	9	G07G-001/12	

Abstract (Basic): JP 2001297378 A

NOVELTY - A visitor inserts an integrated circuit card (110) in an

electronic device (206) which displays the list of goods. The visitor then places an order by input through a touch panel, which is transmitted to a shop server (201). The shop server settles the account by producing payment bill to the visitor.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Electronic payment method;
 - (b) Data processor;
 - (c) Recorded medium storing electronic payment program
- USE - For restaurant, shops, etc.

ADVANTAGE - Visitor's comfort is improved. Service quality is improved and labor cost is reduced.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of electronic order system. (Drawing includes non-English language text).

Integrated circuit card (110)

Shop server (201)

Electronic device (206)

pp; 9 DwgNo 2/3

Title Terms: ELECTRONIC; ORDER; SYSTEM; RESTAURANT; SHOP; SHOP; SERVE;

SETTLE; ACCOUNT; PRODUCE; PAY; BILL

Derwent Class: T01; T05

International Patent Class (Main): G07G-001/12

International Patent Class (Additional): G06F-017/60

File Segment: EPI

21/5/29 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014064406 **Image available**

WPI Acc No: 2001-548619/200161

Method for paying charge by certification using personal mobile communication device

Patent Assignee: DREAMWIZ INC (DREA-N)

Inventor: LEE C J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001028964	A	20010406	KR 9941521	A	19990928	200161 B

Priority Applications (No Type Date): KR 9941521 A 19990928

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001028964	A		1 G06F-017/60	

Abstract (Basic): KR 2001028964 A

NOVELTY - The method for paying a charge is provided to secure confidence of a customer by transmitting a certification number to a customer and rendering the customer to transmit the certification number to the seller through the internet.

DETAILED DESCRIPTION - The seller transmits commodity information to a customer(S10). If the customer wants to buy a commodity, the seller offers a web page having an order form and a paying information form(S11). The seller receives the order form and the paying information form from the customer(S12). The seller creates a certification number using the customer's mobile phone number(S13). The seller transmits the certification number to the customer through a mobile communication network(S14). The seller receives certification number from the customer through the internet(S15), and compares the received certification number with the transmitted certification number(S16). If the received certification number is not identified with the transmitted certification number, the seller demands a certification number again. If the certification number received again is not identified with the transmitted certification number, a transaction is cancelled(S17). If the received certification number is

identified with the transmitted certification number, the seller sends the commodity and transmits the customer's credit and purchase contents to a mobile communication company(S18). The seller renders the mobile communication company to demand a **paying** to the customer whenever a **charge** bill is issued(S19). If the customer pays money to a bank, the bank pays the money to the mobile communication company, and the mobile communication company pays the money to the seller(S20).

pp; 1 DwgNo 1/10

Title Terms: METHOD; PAY; CHARGE; CERTIFY; PERSON; MOBILE; COMMUNICATE; DEVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/30 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013571148 **Image available**

WPI Acc No: 2001-055355/200107

Related WPI Acc No: 2000-079551

XRPX Acc No: N01-042860

Goods delivery management system for use in on-line shopping, transmits goods dispatch command including bill numbers, when payment of bill corresponding to purchase goods is confirmed

Patent Assignee: MIYAYAMA N (MIYA-I)

Inventor: MIYAYAMA N

Number of Countries: 003 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000315239	A	20001114	JP 99124471	A	19990430	200107 B
CN 1272659	A	20001108	CN 99110468	A	19990712	200114
TW 444175	A	20010701	TW 99110205	A	19990617	200220

Priority Applications (No Type Date): JP 99124471 A 19990430; JP 98133109 A 19980515

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2000315239	A		6	G06F-019/00	
CN 1272659	A			G06F-017/60	
TW 444175	A			G06F-007/00	

Abstract (Basic): JP 2000315239 A

NOVELTY - Purchase order received from customer via **Internet**, is stored in database (11). A data analyzer (13) extracts stored data and analyzes it, based on whose output, a bill output unit produces a bill with barcode specifying purchase price of ordered goods and customer. When **bill payment** is confirmed, the data analyzer sends a goods dispatch command including **paid bill number**, to goods feeder via Internet.

USE - For goods delivery management during on-line shopping.

ADVANTAGE - Goods are dispatched instantaneously and rapidly, thereby satisfying customer's expectation, as goods dispatch command is transmitted to goods feeder as soon as bill payment is confirmed.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the goods delivery management system.

Database (11)

Data analyzer (13)

pp; 6 DwgNo 1/3

Title Terms: GOODS; DELIVER; MANAGEMENT; SYSTEM; LINE; SHOPPING; TRANSMIT; GOODS; DISPATCH; COMMAND; BILL; NUMBER; PAY; BILL; CORRESPOND; PURCHASE; GOODS

Derwent Class: T01; T05; W01; W04

International Patent Class (Main): G06F-007/00; G06F-017/60 ; G06F-019/00

International Patent Class (Additional): H04M-003/58

File Segment: EPI

21/5/31 (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013050351 **Image available**
WPI Acc No: 2000-222205/200019
XRPX Acc No: N00-166308

Customer account manipulating method in point of sale payment method for automated banking, billing payment, interactive television home shopping application

Patent Assignee: LUCENT TECHNOLOGIES INC (LUCE)

Inventor: REEDER K R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6014636	A	20000111	US 97851923	A	19970506	200019 B

Priority Applications (No Type Date): US 97851923 A 19970506

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6014636	A		8 H04M-011/00	

Abstract (Basic): US 6014636 A

NOVELTY - A detected customer account information and an identified merchant information are transmitted to a customer bank and the account information is manipulated for paying the merchant. After manipulating the information, the merchant is made to fill a customer order information.

DETAILED DESCRIPTION - An order form from a server connected to the customer bank is transmitted to the customer using an interactive network. Customer information, customer payment option information and customer order information in an order form are received at the server. Customer account information is detected by swiping a customer credit card through a magnetic card reader from the customer information obtained from a card. Payment option information and a merchant corresponding to a customer order information are identified. An INDEPENDENT CLAIM is also included for an apparatus for providing point of sale payment by customer to a merchant.

USE - Used in point of sale payment using ITV or world wide web to select and order merchandise from merchant using set top box (STB) card reader attached to customers personal computer or ITV station. In ITV home shopping application, and for automated banking, billing payment. For paying customer's house mortgage, telephone bill, etc.

ADVANTAGE - Since customer account information is transmitted from ITV server to credit card issuer, the customer need not be present at merchant location but can select merchandise and effectuate payment from his home using ITV or WWW and set to box (STB) magnetic stripe reader attached to customer's ITV station or personal computer. Since approval of credit or debit is automatically done through ATM network or credit card network, the merchant need not verify the approval of debit or credit.

DESCRIPTION OF DRAWING(S) - The figure is a block diagram of an point of sale payment apparatus.

pp; 8 DwgNo 1/2

Title Terms: CUSTOMER; ACCOUNT; MANIPULATE; METHOD; POINT; SALE; PAY; METHOD; AUTOMATIC; BANK; BILL; PAY; INTERACT; TELEVISION; HOME; SHOPPING; APPLY

Derwent Class: T01; T05; W02; W03

International Patent Class (Main): H04M-011/00

File Segment: EPI

21/5/32 (Item 14 from file: 350)
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012671726 **Image available**
WPI Acc No: 1999-477832/199940
XRPX Acc No: N99-355633

Computerised billing system for processing virtual payment related documents between two business parties - comprises program modules for generating and sending demands for payment, invoices and payment execution orders via central server linked to database

Patent Assignee: INVOX AB (INVO-N)

Inventor: VILEN P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
SE 9703800	A	19990418	SE 973800	A	19971017	199940 B

Priority Applications (No Type Date): SE 973800 A 19971017

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
SE 9703800	A	26	G06F-017/60	

Abstract (Basic): SE 9703800 A

NOVELTY - A first program module (20) generates a virtual invoice document (14) upon receiving a virtual demand for payment from a first party (S1-Sn). A second program module (30) stores the virtual invoice in a database (11) linked to a central server (10). A third program module (40) transfers the virtual invoice or a copy or parts (16) thereof to the second party (M1-M-m). A fourth program module is used to receive a virtual payment order from the second party. A fifth program module (60) makes a virtual payment order request to a payment-executing unit (110). DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for the virtual billing and payment process using this system.

USE - The system can be used by e.g. a mobile phone network provider to bill its customers, and by the customers to make payment for these bills. The Internet or Electronic Data Interchange (EDI) can be used to receive and/or pay the invoice.

ADVANTAGE - The amount of server and hard disk space needed to handle the virtual invoices is reduced, little or no paper is generated and no scanner is required to input OCR numbers. DESCRIPTION OF DRAWING(S) - Figure 1 shows a schematic diagram of the payment document processing system. (10) Central invoice server; (11) Database for storing virtual transaction and invoice documents; (14) Virtual invoice document; (16) Virtual copy of selected parts of the virtual invoice document; (20) Program module for receiving virtual demand for payment; (30) Program module for generating virtual invoice; (40) Program module for sending virtual copy of selected parts of the virtual invoice document to network server; (50) Program module for receiving virtual demand for payment from the invoice receiving parts; (60) Program module for sending virtual payment order to payment executing unit; (70) Program module for generating virtual demand for payment; (80) Web browser; (100) Network server; (105) Database for virtual copieceiving parties; (S1-Sn) Invoice sending parties.

Dwg.1/11

Title Terms: COMPUTER; BILL; SYSTEM; PROCESS; VIRTUAL; PAY; RELATED; DOCUMENT; TWO; BUSINESS; PARTY; COMPRISE; PROGRAM; MODULE; GENERATE; SEND ; DEMAND; PAY; INVOICING; PAY; EXECUTE; ORDER; CENTRAL; SERVE; LINK; DATABASE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-017/30

File Segment: EPI

21/5/33 (Item 15 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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011931840 **Image available**
WPI Acc No: 1998-348750/199830
Related WPI Acc No: 1999-059600
XRPX Acc No: N98-272145

Automated electronic bill payment system - has bill processing procedure that includes instructions to generate electronic check for each of electronic bills and to transmit electronic check to electronic financial server associated with payee's financial institution

Patent Assignee: SUN MICROSYSTEMS INC (SUNM)
Inventor: CHANG S; ROCHETTI R
Number of Countries: 019 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9826364	A1	19980618	WO 97US22479	A	19971208	199830 B
US 5884288	A	19990316	US 96673918	A	19960707	199918
			US 96762710	A	19961209	
EP 1021778	A1	20000726	EP 97950886	A	19971208	200037
			WO 97US22479	A	19971208	

Priority Applications (No Type Date): US 96762710 A 19961209; US 96673918 A 19960707

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9826364	A1	E	40	G06F-017/60	
Designated States (National): JP					
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE					
US 5884288	A			G06F-017/60	'CIP' of application US 96673918
EP 1021778	A1	E		G06F-017/60	Based on patent WO 9826364
Designated States (Regional): DE FR GB					

Abstract (Basic): WO 9826364 A

The system includes a memory for storing a number of client account data, each of a first subset of the client account data representing a payee associated with a payee client computer in communication with the electronic financial transaction server. Each second subset of the client account data represents a payor associated with a payor client computer in communication with the electronic financial transaction server. A communications interface receives one or more electronic bills from one or more of the payor client computers. Each electronic bills has associated a payee and a payee's financial institution. A bill processing mechanism processes each of the electronic bills with respect to an associated client account data. The bill processing procedure includes instructions to generate an electronic check for each of the electronic bills and to transmit the electronic check to an electronic financial server associated with a payee's financial institution.

Dwg.2/8

Title Terms: AUTOMATIC; ELECTRONIC; BILL; PAY; SYSTEM; BILL; PROCESS; PROCEDURE; INSTRUCTION; GENERATE; ELECTRONIC; CHECK; ELECTRONIC; BILL; TRANSMIT; ELECTRONIC; CHECK; ELECTRONIC; FINANCIAL; SERVE; ASSOCIATE; FINANCIAL; INSTITUTION

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-017/00; H04K-001/00

File Segment: EPI